

**UNITED STATES BANKRUPTCY COURT**DISTRICT OF MARYLAND  
NORTHERN DIVISION

In re: PENNY REENSTRA

Case No.: 12-26364-JS

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ellen W. Cosby, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/06/2012.
- 2) The plan was confirmed on 02/05/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/17/2014.
- 5) The case was converted on 02/03/2014.
- 6) Number of months from filing or conversion to last payment: 13.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 18,237.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$5,610.00
Less amount refunded to debtor:	\$ .00

<b>NET RECEIPTS:</b>	\$5,610.00
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$3,700.00
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$409.82
Other:	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	\$4,109.82
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Attorney fees paid and disclosed by debtor:	\$800.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AMERICAN INFOSOURCE LP	Unsecured	NA	427.96	427.96	.00	.00
AMERICAN INFOSOURCE LP	Unsecured	NA	963.76	963.76	.00	.00
AZUREA I LLC	Unsecured	17,294.00	17,294.60	17,294.60	.00	.00
BOOK CLUB	Unsecured	18.00	NA	NA	.00	.00
CAPITAL ONE NA	Unsecured	2,713.00	2,788.23	2,788.23	.00	.00
CAPITAL ONE NA	Unsecured	2,318.00	2,358.97	2,358.97	.00	.00
DELMAR EMERGENCY SPECIALIST	Unsecured	245.00	NA	NA	.00	.00
DELMARVA POWER	Unsecured	1,132.00	1,223.01	1,223.01	.00	.00
DISCOVER BANK	Unsecured	3,424.00	3,424.60	3,424.60	.00	.00
GE MONEY BANK/GAP	Unsecured	1,138.00	NA	NA	.00	.00
GREEN TREE SERVICING LLC	Secured	8,500.00	12,978.20	12,978.20	648.78	.00
JPMORGAN CHASE BANK NA	Secured	6,453.00	6,506.93	6,106.93	167.70	616.60
M&T BANK	Secured	1,400.00	1,353.62	1,353.62	67.10	.00

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MAIN STREET ACQUISITION CORP	Unsecured	2,066.00	2,124.54	2,124.54	.00	.00
PRA RECEIVABLES/PORTOLIO RECOVER	Unsecured	5,269.00	5,269.63	5,269.63	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	14,331.82	715.88	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	6,106.93	167.70	616.60
<b>TOTAL SECURED:</b>	20,438.75	883.58	616.60

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00

<b>GENERAL UNSECURED PAYMENTS:</b>	35,875.30	.00	.00
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**Disbursements:**

Expenses of Administration:	\$4,109.82		
Disbursements to Creditors:	\$1,500.18		
<b>TOTAL DISBURSEMENTS:</b>			\$5,610.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 03/28/2014

By: /s/Ellen W. Cosby

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.